

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:)
) Chapter 7 Case
Christopher P. Kladis)
& Judy A. Kladis,) Case No. 05 - 57429
)
Debtors.) Judge Bruce W. Black

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING
ON APPLICATIONS FOR COMPENSATION, AND HEARING ON THE
ABANDONMENT OF PROPERTY BY THE TRUSTEE**

To the Debtors, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court
Will County Court Annex Building
57 North Ottawa Street
Room 201
Joliet, IL 60432

On: **August 1, 2008**

at: **9:15 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a.	Receipts	\$11,640.62
b.	<u>Disbursements</u>	<u>\$ 1,121.81</u>
c.	Net Cash Available for Distribution	\$10,518.81

4. Applications for Chapter 7 fees and administrative expenses have been filed as followed:

Applicant	Compensation Previously Paid	Fees Now Requested	Exp Now Requested
Michael G. Berland (Trustee Fees)	\$0	\$1,914.06	\$0

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
N/A			

6. In addition to the fees and expenses of administration listed above as may be allowed by the Court, secured and priority claims totaling \$0 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0%, and the secured dividend is expected to be 0%.

Allowed Priority Claims are: N/A

7. Claims of general unsecured creditors totaling \$15,836.73 have been allowed and will be paid *pro rata* after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 54.33%.

Allowed general unsecured claims are:

<u>Claim #</u>	<u>Claimant</u>	<u>Allowed Amount Of Claim</u>	<u>Proposed Payment</u>
1	Discovery Bank/ Discover Financial Services	\$ 2,965.45	\$1,611.14
2	Recovery Management Systems	\$ 882.62	\$ 479.56
3	MBNA America Bank NA	\$11,988.66	\$6,513.93

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 South Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtors has been discharged.
11. The Trustee proposes to abandon the following property at the hearing: N/A.

Dated: **July 7, 2008**

For the Court,

By:

KENNETH S. GARDNER

Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 South Dearborn, 7th Floor
Chicago, IL 60604

Trustee: Michael Berland, Esq.
Address: One North La Salle Street
Suite 1775
Chicago, IL 60602

Phone: 312-855-1272

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 05-57429

User: amcc7
Form ID: pdf002

Page 1 of 1
Total Served: 22

Date Rcvd: Jul 07, 2008

The following entities were served by first class mail on Jul 09, 2008.

db +Christopher P. Kladis, 281 Partridge Run Dr., Braidwood, IL 60408-2312
jdb +Judy A. Kladis, 281 Partridge Run Dr., Braidwood, IL 60408-2312
aty +Sara J Gray, Law Office Of Gray & Idris P C, 54 N Ottawa Street Suite B80,
Joliet, IL 60432-4354
tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065
10286440 +American Medical Collection, 2269 S. Saw Mill River Rd., Building 3,
Elmsford, NY 10523-3848
10286441 Bank Of America Credit Card, PO Box 1758, Newark, NJ 07101-1758
10286442 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
10286443 Countrywide Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
10286445 +Fidelity Bank, PO Box 2937, Wichita, KS 67201-2937
10463271 +Illinois Dept of Revenue, Bankruptcy Unit Level 7-425, 100 W Randolph St,
Chicago, IL 60601-3218
10286447 +JE Bertolini MD, 202 N. Hammes Ave., Joliet, IL 60435-8150
10286448 MBNA America, PO Box 15102, Wilmington, DE 19886-5102
10707016 +MBNA America Bank NA, Mailstop DE5-014-02-03, PO Box 15168, Wilmington, DE 19850-5168
10286449 Menards/HSBC Bus. Sol., PO Box 5219, Carol Stream, IL 60197-5219
10286450 +Provena St. Joseph, 333 N. Madison St., Joliet, IL 60435-8233
10286451 Quest Diagnostics, PO Box 64500, Baltimore, MD 21264-4500

The following entities were served by electronic transmission on Jul 08, 2008.

10629552 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 08 2008 05:36:23
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard, OH 43026
10286444 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 08 2008 05:36:23 Discover, PO Box 15192,
Wilmington, DE 19850-5192
10286446 E-mail/PDF: gecsed@recoverycorp.com Jul 08 2008 05:19:43 Home Depot,
PO Box 530919 Dept. 51, Atlanta, GA 30353-0919
12390391 E-mail/PDF: rmsced@recoverycorp.com Jul 08 2008 05:21:53
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
10670819 +E-mail/PDF: rmsced@recoverycorp.com Jul 08 2008 05:21:39
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10286452 E-mail/PDF: gecsed@recoverycorp.com Jul 08 2008 05:19:53 Sam's Club,
Po Box 105980 Dept. 77, Atlanta, GA 30353-5980

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2008

Signature:

